

In re:  
Sheila Muhammad  
Debtor

Case No. 23-10334-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Oct 28, 2024

User: admin  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2024:

Recip ID	Recipient Name and Address
db	+ Sheila Muhammad, 7109 Phoebe Place, Philadelphia, PA 19153-3009
14754151	+ American Heritage FCU, 3110 Grant Avenue, Philadelphia, PA 19114-2542
14754153	+ BHCUC, 501 Industrial Highway, Ridley Park, PA 19078-1139
14754161	Eagle Federal Credit Union, PO Box 13160, Philadelphia, PA 19101
14769229	Educational Credit Management Corporation, Lockbox 8682 PO Box 16478, St. Paul, MN, 55116-0478
14754177	TBOM/Total Card, PO Box 85700, Sioux Falls, SD 57118
14786490	+ U.S. Bank Trust National Association, not in its i, c/o Mark Cronin, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14754178	US Bank Trust National Association, Fay Servicing-Bankruptcy Department, 814609, Dallas, TX 75381-4609
14754184	Well Fargo Card Service, Credit Bureau Dispute Resolutions, Des Moines, IA 50306

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 29 2024 00:06:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 29 2024 00:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	Email/Text: bnc@atlasacq.com	Oct 29 2024 00:05:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
cr	+ Email/Text: gocadle@cadleco.com	Oct 29 2024 00:06:00	Cadles of West Virginia LLC, 100 North Center Street, Newton Falls, OH 44444, UNITED STATES 44444-1321
cr	Email/Text: ECMCBKNotices@ecmc.org	Oct 29 2024 00:05:00	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	Email/PDF: resurgentbknofications@resurgent.com	Oct 29 2024 00:13:38	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, GREENVILLE, SC 29603-0587
14754152	Email/Text: bnc@atlasacq.com	Oct 29 2024 00:05:00	Atlas Acquisitions LLC, 492C Cedar Lane, Suite 442, Teaneck, NJ 07666
14754150	+ Email/Text: bankruptcy@acimacredit.com	Oct 29 2024 00:06:00	Acima Cedit FKA Simple, 9815 S. Monroe Street, Floor #4, Sandy, UT 84070-4384
14754158	Email/Text: megan.harper@phila.gov	Oct 29 2024 00:06:00	City of Philadelphia, Department of Revenue, PO Box 1630, Philadelphia, PA 19105-1630
14754159	Email/Text: megan.harper@phila.gov	Oct 29 2024 00:06:00	City of Philadelphia, Law Department-Bankruptcy Unit, Municipal Services Building, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Oct 28, 2024

Form ID: pdf900

Total Noticed: 59

			19102-1595
14754160	Email/Text: megan.harper@phila.gov	Oct 29 2024 00:06:00	City of Philadelphia, Law Department-Bankruptcy Unit, One Parkway Building, 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595
14754183	Email/Text: megan.harper@phila.gov	Oct 29 2024 00:06:00	Water Revenue Bureau, c/o City of Philadelphia Law Depart, Tax & Revenue Unit, Bankruptcy Group, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14779365	Email/Text: megan.harper@phila.gov	Oct 29 2024 00:06:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14754154	+ Email/Text: gocadle@cadleco.com	Oct 29 2024 00:06:00	Cadles of West Virginia LLC, 100 North Center Street, Newton Falls, OH 44444-1321
14766931	+ Email/Text: gocadle@cadleco.com	Oct 29 2024 00:06:00	Cadles of West Virginia LLC, Attention: OA350570, 100 North Center Street, Newton Falls, OH 44444-1321
14754155	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 29 2024 00:14:46	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14754156	+ Email/Text: megan.harper@phila.gov	Oct 29 2024 00:06:00	City & School District of Philadelphia, Law Department-Tax Unit, Bankruptcy Group, MSB, 1401 JFK Blvd, 5th floor, Philadelphia, PA 19102-1617
14754157	Email/Text: megan.harper@phila.gov	Oct 29 2024 00:06:00	City & School District of Philadelphia, Law Department-Tax Unit, One Parkway Building, 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595
14754162	Email/Text: ECMCBKNotices@ecmc.org	Oct 29 2024 00:05:00	Educational Credit Management Corp., PO Box 16408, Saint Paul, MN 55116-0408
14768694	Email/Text: ECMCBKNotices@ecmc.org	Oct 29 2024 00:05:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN, 55116-0408
14754163	Email/PDF: ais.fpc.ebn@aisinfo.com	Oct 29 2024 00:15:00	First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
14754164	+ Email/Text: rachael@forgecu.org	Oct 29 2024 00:06:00	Forge Cu FKA Pstc FCU, 1402 Bywood Avenue, Upper Darby, PA 19082-3720
14754165	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 29 2024 00:06:00	Jefferson Capital Systems, LLC, P.O. Box 7999, Saint Cloud, MN 56302-9617
14772736	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 29 2024 00:06:00	Jefferson Capital Systems, LLC Assignee, PO Box 772813, Chicago IL 60677-2813
14754166	Email/Text: ECMBKMail@Caliberhomeloans.com	Oct 29 2024 00:06:00	LSF9 Master Participation Trust, c/o Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
14754167	Email/PDF: resurgentbknotifications@resurgent.com	Oct 29 2024 00:14:56	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14755772	Email/Text: BankruptcyECFMail@mccalla.com	Oct 29 2024 00:05:00	U.S. Bank Trust National Association, not in its, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
14756003	Email/Text: BankruptcyECFMail@mccalla.com	Oct 29 2024 00:05:00	U.S. Bank Trust National Association, not in its i, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
14757337	+ Email/Text: ext_ebn_inbox@navyfederal.org	Oct 29 2024 00:06:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
14754168	Email/Text: ext_ebn_inbox@navyfederal.org	Oct 29 2024 00:06:00	Navy Federal Credit Union, PO Box 3300, Merrifield, VA 22119-3300

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Oct 28, 2024

Form ID: pdf900

Total Noticed: 59

14771753	+ Email/Text: bankruptcygroup@peco-energy.com	Oct 29 2024 00:05:00	PECO, 2301 Market Street, 04 NW, Philadelphia, PA 19103-1380
14754170	+ Email/Text: bankruptcygroup@peco-energy.com	Oct 29 2024 00:05:00	PECO Energy, 2301 Market Street, Philadelphia, PA 19103-1380
14754172	^ MEBN	Oct 28 2024 23:49:48	PGW, 800 West Montgomery Drive, 3F, attn: Bankruptcy Department, Philadelphia, PA 19122-2806
14754171	^ MEBN	Oct 28 2024 23:49:48	PGW, Credit and Collections Department, 800 West Montgomery Avenue, 3rd Floor, attn: Liens and Judgments Section, Philadelphia, PA 19122-2806
14754169	+ Email/Text: bankruptcygroup@peco-energy.com	Oct 29 2024 00:05:00	Peco, Bankruptcy Group, 100 Constitution Avenue, 2nd floor, Upper Darby, PA 19082-2230
14754174	+ Email/Text: bankruptcy@philapark.org	Oct 29 2024 00:06:00	Philadelphia Parking Authority, 3101 Market Street-2nd Floor, Philadelphia, PA 19104-2806
14754173	+ Email/Text: bankruptcy@philapark.org	Oct 29 2024 00:06:00	Philadelphia Parking Authority, 701 Market Street, Suite 5400, Philadelphia, PA 19106-2895
14754175	+ Email/Text: csidl@sbcglobal.net	Oct 29 2024 00:06:00	Premier Bankcard, PO Box 2208, Vacaville, CA 95696-8208
14772441	+ Email/Text: JCAP_BNC_Notices@jcap.com	Oct 29 2024 00:06:00	Premier Bankcard, LLC, Jefferson Capital Systems, LLC Assignee, PO Box 7999, St. Cloud, MN 56302-7999
14758006	Email/Text: bnc-quantum@quantum3group.com	Oct 29 2024 00:05:00	Quantum3 Group LLC, PO Box 2489, Kirkland, WA 98083-2489
14757621	Email/Text: bnc-quantum@quantum3group.com	Oct 29 2024 00:05:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
14754176	+ Email/Text: DeftBkr@santander.us	Oct 29 2024 00:05:00	Santander Bank, PO box 841002, Boston, MA 02284-1002
14786204	^ MEBN	Oct 28 2024 23:49:46	U.S. Bank Trust National Association, as trustee, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14773738	^ MEBN	Oct 28 2024 23:49:42	U.S. Bank Trust National Association, et al., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14766270	Email/Text: edbknotices@ecmc.org	Oct 29 2024 00:05:00	US Department of Education, PO Box 790336, St.Louis MO 63179-0336
14766063	Email/Text: EDBKNotices@ecmc.org	Oct 29 2024 00:05:00	US Department of Education, P O Box 16448, St Paul, MN 55116-0448
14754179	Email/Text: EDBKNotices@ecmc.org	Oct 29 2024 00:05:00	US Department of Education, Direct Loan Servicing Center, PO Box 5609, Greenville, TX 75403-5609
14754180	Email/Text: bankruptcy@uscbcorporation.com	Oct 29 2024 00:05:00	USCB Corporation, PO BOX 75, Archbald, PA 18403-0075
14754181	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Oct 29 2024 00:05:00	Verizon Pennsylvania, 500 Technology Drive, Suite 300, Saint Charles, MO 63304-2225
14754182	Email/Text: megan.harper@phila.gov	Oct 29 2024 00:06:00	Water Revenue Bureau, Philadelphia Department of Revenue, 1401 JFK Boulevard, Philadelphia, PA 19102-1663

TOTAL: 50

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Oct 28, 2024

Form ID: pdf900

Total Noticed: 59

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	MCCALLA RAYMER LEIBERT PIERCE LLC, ATTN ATTN WENDY REISS, 1544 OLD ALABAMA ROAD, ROSWELL GA 30076-2102, address filed with court.; U.S. Bank Trust National Association, not in its i, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2024 at the address(es) listed below:

Name	Email Address
ANGELA CATHERINE PATTISON	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Trustee of LSF9 Master Participation Trust apattison@hillwallack.com, apattison@ecf.courtdrive.com
DENISE ELIZABETH CARLON	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Trustee of LSF9 Master Participation Trust bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL D. SAYLES	on behalf of Debtor Sheila Muhammad midusa1@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE:** Sheila Muhammad : **Chapter 13**  
: **Debtor** : **Bky. No.** 23-10334\pmm

**ORDER DISMISSING CHAPTER 13 CASE AND SETTING DEADLINE FOR  
APPLICATIONS FOR ALLOWANCE OF ADMINISTRATIVE EXPENSES**

**AND NOW**, upon consideration of the Motion to Dismiss Case filed by Ken West, Standing Trustee (“the Trustee”), and after notice and hearing, it is hereby **ORDERED** that:

1. This chapter 13 bankruptcy case is **DISMISSED**.
2. Any wage orders previously entered are **VACATED**.
3. Pursuant to 11 U.S.C. §349(b)(3), the undistributed chapter 13 plan payments in the possession of the Trustee shall not revert in the entity in which such property was vested immediately before the commencement of the case. All other property of the estate shall revert pursuant to 11 U.S.C. §349(b)(3).
4. All applications for allowance of administrative expenses (including applications for allowance of professional fees) shall be filed within fourteen (14) days of the entry of this Order.
5. **Promptly after the expiration of the response period for any application authorized by Paragraph 4 above, Counsel for the Debtor shall file either:**
  - (a) a Certification of No Response confirming that neither an objection to the proposed compensation nor an application for administrative expense has been filed; or
  - (b) a Certification that an objection or an application has been filed (after which the Clerk shall schedule a hearing on all such applications).
6. If no Certification, as required above in Paragraph 5 has been entered on the docket within sixty-three (63) days of the entry of this Order, then the Standing Trustee shall: (a) if any applications for administrative expenses other than Debtor(s)’ Counsel’s have been filed, request a hearing thereon or (b) if no such applications have been filed, return the undistributed chapter 13 plan payments in his possession to Debtor(s) pursuant to 11 U.S.C. §1326(a)(2).



**Date: October 28, 2024**

**PATRICIA M. MAYER  
U.S. BANKRUPTCY JUDGE**